

E



April 26, 2011

Mr. and Mrs. Gustavo Romanello  
5445 Thunderidge Drive  
Raleigh, NC 27610

**Re:      *Response to RESPA Qualified Written Request***  
***Borrower: Gustavo Romanello and Acela Romanello***  
***Loan Number: 4594016***  
***Property Address: 5445 Thunderidge Drive, Raleigh, NC 27610***

Dear Mr. and Mrs. Romanello:

I am in receipt of your "Qualified Written Request" ("QWR") dated February 25, 2011, concerning the above-referenced mortgage loan with BankUnited, FSB, which was the original owner and servicer of this loan. BankUnited, FSB was closed by the Office of Thrift Supervision (the "OTS") and taken into receivership by the Federal Deposit Insurance Corporation (the "FDIC") on May 21, 2009. BankUnited, a newly chartered federal savings association (the "Bank"), is the assignee of the FDIC, as receiver for BankUnited, FSB and the current owner and services of this mortgage. As such, BankUnited has access to the loan records. Although the conduct you allege occurred before May 21, 2009, the Bank has conducted an investigation of the above loan file.

Your QWR indicates your need for understanding of the accounting and servicing of your loan from the date of origination to the present date. Enclosed please find a copy of the account activity history since the inception of your loan so that you may independently validate this debt. The report provides you with information on balances and fees that have been assessed to your loan. With respect to your request for copies pertaining to the origination of your mortgage, enclosed is a fee schedule listing the costs to produce the items requested. The amount will be determined by computing the number of estimated research hours and the approximate number of copies at the standard rate of \$10.00 per document or as listed in the fee schedule. Please note that payment must be received before any copies will be sent. The Bank will not furnish you with any proprietary information.

There have been no errors with the servicing of your loan that would warrant corrections since all payments have been applied correctly. The current holder of the Note and Mortgage is BankUnited. BankUnited is also the Servicer of your mortgage loan.


In response to your assertions of potential and predatory lending practices, the Bank provided you with initial disclosures within three days of the application to provide you with an opportunity to review the product offered and therefore make an informed decision. These disclosures described the loan program

and the loan terms, including how and when the interest rate and payment can change, and the payment options. The terms for the product that you opted for were acknowledged when you signed the Note and Mortgage which was properly executed and notarized at the closing.

As for your assertions of misrepresentation and that your income was inflated on the application, please note that the Bank evaluated your loan under the Stated Income Stated Asset (SISA) program. Under this program, the Bank relied solely on the income representations made by you as stated in the Uniform Residential Loan Application (1003). You acknowledged and agreed that the representations made by you in the 1003 were accurate when you signed the loan application at closing.

In conclusion, the Bank has serviced your mortgage loan in accordance with all applicable laws and regulations.

Sincerely,

A handwritten signature in black ink, appearing to read 'Yvette Rosa', is written over the printed name.

Yvette Rosa  
Loan Servicing Manager

Enclosures

**3270 Explorer: Fee Activity Ledger (FEE1)**

BANKUNITED - 516

Loan Number: 4594016

Borrower Name: ROMANELLO,GUSTAVO

FEE1 4594016 FEE ACTIVITY LEDGER 04/25/11 09:58:32  
SELECTED CODES FROM MMDDYY PAGE 1 OF 3  
GUSTAVO ROMANELLO 5445 THUNDERIDGE DR  
ACELA ROMANELLO RALEIGH  
NC 27610-

FEE CODE	DESCRIPTION	DATE ASSESSED	AMOUNT	DATE PAID	AMOUNT	DATE WAIVED	AMOUNT
2	BAD CHECK FEE	12-28-05	25.00				
1	LATE CHARGE	12-28-05	37.91				
1	LATE CHARGE			01-10-06	37.91		
2	BAD CHECK FEE			01-10-06	25.00		
T	WESTERN UNION CK			04-10-06	10.00		
1	LATE CHARGE	08-16-06	45.89				
1	LATE CHARGE			11-13-06	45.89		
1	LATE CHARGE	09-16-09	28.65				
1	LATE CHARGE			12-31-09	28.65		
1	LATE CHARGE	06-16-10	24.12				
1	LATE CHARGE	07-16-10	24.08				
G	PROPERTY INSP FE	08-13-10	13.00				
1	LATE CHARGE	08-16-10	24.05				
NET	344.50	TOTALS	491.95		147.45		0.00

**3270 Explorer: Fee Activity Ledger (FEE1)**

BANKUNITED - 516

Loan Number: 4594016

Borrower Name: ROMANELLO,GUSTAVO

FEE1 4594016 FEE ACTIVITY LEDGER 04/25/11 09:58:35  
SELECTED CODES FROM MMDDYY PAGE 2 OF 3  
GUSTAVO ROMANELLO 5445 THUNDERIDGE DR  
ACELA ROMANELLO RALEIGH  
NC 27610-

FEE CODE	DESCRIPTION	DATE ASSESSED	AMOUNT	DATE PAID	AMOUNT	DATE WAIVED	AMOUNT
G	PROPERTY INSP FE	09-10-10	13.00				
1	LATE CHARGE	09-16-10	24.01				
G	PROPERTY INSP FE	10-12-10	13.00				
1	LATE CHARGE	10-18-10	23.98				
G	PROPERTY INSP FE	11-11-10	13.00				
1	LATE CHARGE	11-16-10	23.95				
G	PROPERTY INSP FE	12-09-10	13.00				
1	LATE CHARGE	12-16-10	23.92				
G	PROPERTY INSP FE	01-10-11	13.00				
1	LATE CHARGE	01-18-11	23.89				
G	PROPERTY INSP FE	02-10-11	13.00				
1	LATE CHARGE	02-16-11	23.86				
1	LATE CHARGE	03-16-11	23.83				
NET	344.50	TOTALS	491.95		147.45		0.00

### 3270 Explorer: Fee Activity Ledger (FEE1)

BANKUNITED - 516

Loan Number: 4594016

Borrower Name: ROMANELLO,GUSTAVO

FEE1 4594016 FEE ACTIVITY LEDGER 04/25/11 09:58:37  
SELECTED CODES FROM MMDDYY PAGE 3 OF 3  
GUSTAVO ROMANELLO 5445 THUNDERIDGE DR  
ACELA ROMANELLO RALEIGH  
NC 27610-

FEE CODE	DESCRIPTION	DATE ASSESSED	AMOUNT	DATE PAID	AMOUNT	DATE WAIVED	AMOUNT
1	LATE CHARGE	04-18-11	23.81				

NET	344.50	TOTALS	491.95		147.45		0.00
** NO MORE ITEMS IN ACTIVITY LEDGER **							

LN#	4594016	GUSTAVO ROMANELLO	ACELA ROMANELLO	1301 NW 42 STREET	FT LAUDERDALE	FL 33309									
1ST MTGE PRIN	2ND MTGE PRIN	ESC BAL	REST ESC	SUSPENSE	ADV BAL	REPL RES	HUD BAL	LC BAL	INT DUE	DUE DATE	HUD PRT	OF M			
145,589.91	.00	1038.92	.00	.00	.00	.00	.00	37.91	.00	12-01-05	.00	JG 2			
P & I 1ST	P&I 2ND	CO TAX CITY TAX	HAZ INS	M I P	LIEN	BSC A & H	LIFE	MISC	REP RES	TOT PAYMT	INT RATE	DT BM			
363.47	.00	226.90	.00	32.83	.00	.00	.00 0	.00 0	.00	623.20	.0625000	1 7			
1ST ORIG MTG	2ND ORIG MTG	PRIN BAL BEG	INT IND	CAP FLAG	MTGR SSN	DEF INT BAL	PRIOR YR	PPD INT	PPD INT	IND	GPM	ORG			
145,100	0	145,100.00			593 09 8545	738.51		0.00		0		0			
ASSUM-DT	XFER-DEED	FHA-SEC/NUM	LIP PAYOFF	FC-TRK-SW	YE-ACQ-RPT/DATE	SALE-ID	EXEMPT	PLGD-LN	PMT-OPT	CALC-METH	ELOC	BNKRPCY	CH/DT		
PMT PERIOD	1098-DET-HIST	POINTS-PAID/RPTG YR	SUPPR-MICR-STMT	DI-NOT-RPT-YR	REAS CAUS	RI-HDR-SW	1ST-DUE-DT	REO	STAT/COMPL	DT					
12		.00					09-05								
IOE CREDIT	YTD/W-H SW/W-H BALANCE	IORE CREDIT	YTD/W-H SW/W-H BALANCE	CONSTR CD	NO PURGE	FLAG/YR	BNKRPT	STAT	LAST DEF	DUE					
.00	.00	.00	.00						08-45						
REC CORP ADV BAL	3RD REC CORP ADV BAL	FORECL WKST	CODE/REINSTATE	DATE	INIT ESC	STMT CODE / DATE	LOSS MIT	STATUS/COMPL	DATE						
.00	.00				9	09-08-05									
DUE DATE	PROC DATE	TP TR NO	SQ	AMOUNT RECEIVED	PRINCIPAL PAID	PRINCIPAL BALANCE	INTEREST PAID	ESCROW PAID	ESCROW BALANCE	ADVANCE BALANCE	STATUS AMOUNT	STATUS BALANCE	UNEARNED INT-BAL.	OTHER AMOUNTS	CFD DCT
BAL-FWD	-02 4 93 2			.00	145100.00-	145100.00	.00	.00	.00	.00	.00	.00	.00		1
09-05 08-08	1 42 1			.00	145100.00-	145100.00	.00	.00	.00	.00	.00	.00	.00		1
08-05 08-08	1 70 2			494.98	.00	145100.00	235.25	259.73	259.73	.00	.00	.00	.00		1
09-05 09-12	1 72 1			623.20	248.60	144851.40	114.87	259.73	519.46	.00	.00	.00	.00		1
10-05 10-11	1 72 1			623.20	360.79-	145212.19	724.26	259.73	779.19	.00	.00	.00	.00		1
11-05 11-09	1 72 1			623.20	377.72-	145589.91	741.19	259.73	1038.92	.00	.00	.00	.00		1
12-05 12-12	1 72 1			623.20	394.81-	145984.72	758.28	259.73	1298.65	.00	.00	.00	.00		1

15161-721  
LOAN-NO (CONT\D)

BANKUNITED, FSB

LOAN HISTORY Y-T-D INV 164 CAT 043 INV# 4594016

T13 12/30/05  
PAGE 11002

LN#	4594016	GUSTAVO ROMANELLO	ACELA ROMANELLO	EMP 0	POFO										
DUE DATE	PROC DATE	TP TR	SQ NO	AMOUNT RECEIVED	PRINCIPAL PAID	PRINCIPAL BALANCE	INTEREST PAID	ESCROW PAID	ESCROW BALANCE	ADVANCE BALANCE	STATUS AMOUNT	STATUS BALANCE	UNEARNED INT-BAL.	OTHER AMOUNTS DCT	CFD
BATCH 602 EDIT-SEQ 079379															
				IR EFF 01-06	OLD .0625000	NEW .0637500		PRIN BAL	145,984.72					12-12-05 L	
				PI EFF 01-06	OLD 363.47	NEW 363.47		PRIN BAL	145,984.72					394.81-AB	
				IR EFF 01-06	OLD .0637500	NEW .0625000		PRIN BAL	145,984.72					394.81-AC	
				PI EFF 01-06	OLD 363.47	NEW 363.47		PRIN BAL	145,984.72					394.81-AE	
12-05	12-28	1	48	2	.00	394.81	145589.91	758.28-	259.73-	1038.92	.00	.00	.00	394.81-AF	1
BATCH 805 EDIT-SEQ 006370															
12-05	12-28	1	52	3	.00	.00	145589.91	.00	.00	1038.92	.00	.00	.00	37.91-	11
REQ-BY TOTALS				2,987.78		1,815.57				.00				2,991.95-	
Y/E				489.91-		1,038.92									
OTHER AMOUNT CODES:															
A=FHA-PENALTY G=SER=INTEREST-PAID TO POOL K=INT-DUE-PD P=ACCRUED-IOE/IORE U=REAPPLICATION-FEE Y=HUD-FUND															
B=BSC H=FEE-AMT L=PD-THRU-DT R=UE-INT-AMT V=ESCROW-ADVANCE Z=RESTRICTED-ESCROW															
C=235-FEE I=A-H-PD M=ADVANCE-EFF-DATE S=CR-LIFE-AMT W=SUSPENSE DI=DEFERRED-INT-BAL															
F=MISC J=LIFE-PD N=ADVANCE-MEMO-AMT T=ORIG-FEE-AMT X=REPLACEMENT-RESERVE															
AA=SER-FEE-PD AB=DEFERRED-INT-PD AC=LIFE-DEF-INT-PD AD=CHECK-NO AE=DEFERRED-INT-LTD-PD AF=LIFE-DEFERRED-INT-LTD-PD															
AG=SUB-CODE AJ=DEF-INT-ADJ-FLAG AK=ADV-AMT-RECD AL=TRAN-SOURCE AM=IOC-SPEC-INT-PD AN=NON-REC-CORP-ADV AP=DATE-STAMP AQ=TIME-															
STAMP AR=MTGR-REC-CORP-ADV AS=PREV-POSTED AT=3RD-REC-CORP-ADV AY=ADJ YE 1098 IND AZ=CHOICES-PD															
FEE CODES: 1=LATE-CHARGE 2=BAD-CK-FEE 3=CHG-OWNER=CORP-ADV AY=ADJ YE 1098 IND AZ=CHOICES-PD															

LN# 4594016 GUSTAVO ROMANELLO ACELA ROMANELLO  
5445 THUNDERIDGE DR RALEIGH NC 27610  
ARM PLAN 3DCC EMP 0 POFO

1ST MTGE PRIN 2ND MTGE PRIN ESC BAL REST ESC SUSPENSE ADV BAL REPL RES HUD BAL LC BAL INT DUE DUE DATE HUD PRT OF M  
151,578.30 .00 553.55 .00 .00 .00 .00 .00 .00 .00 .00 .00 01-01-07 .00 JG Z

P & I 1ST P&I 2ND CO TAX CITY TAX HAZ INS M I P LIEN BSC A & H LIFE MISC REP RES TOT PAYMT INT RATE DT BM  
390.73 .00 226.90 .00 32.83 .00 .00 .00 .00 0 .00 0 .00 0 .00 650.46 .0787500 1 7

1ST ORIG MTG 2ND ORIG MTG PRIN BAL BEG INT IND CAP FLAG MTGR SSN DEF INT BAL PRIOR YR PPD INT PPD INT IND GPM ORG  
145,100 0 145,589.91 .00 593 09 8545 6,726.90 0.00 0 0

ASSUM-DT XFER-DEED FHA-SEC/NUM LIP PAYOFF FC-TRK-SW YE-ACQ-RPT/DATE SALE-ID EXEMPT PLGD-LN PMT-OPT CALC-METH ELOC BNKRPCY CH/DT

PMT PERIOD 1098-DET-HIST POINTS-PAID/RPTG YR SUPPR-MICR-STMT DI-NOT-RPT-YR REAS CAUS RI-HDR-SW 1ST-DUE-DT REO STAT/COMPL DT  
12 .00 09-05

IOE CREDIT YTD/W-H SW/W-H BALANCE IORE CREDIT YTD/W-H SW/W-H BALANCE CONSTR CD NO PURGE FLAG/YR BNKRPT STAT LAST DEF DUE  
.00 .00 .00 .00 08-45

REC CORP ADV BAL 3RD REC CORP ADV BAL FORECL WKST CODE/REINSTATE DATE INIT ESC STMT CODE / DATE LOSS MIT STATUS/COMPL DATE  
.00 .00 9 09-08-05

DUE PROC TP SQ AMOUNT PRINCIPAL PRINCIPAL INTEREST ESCROW ESCROW ADVANCE STATUS STATUS UNEARNED OTHER CFD  
DATE DATE TR NO RECEIVED PAID BALANCE PAID PAID BALANCE BALANCE AMOUNT BALANCE INT-BAL. AMOUNTS DCT  
BAL-FWD -04 4 93 3  
12-05 01-10 1 73 1 37.91 .00 145589.91 .00 .00 1038.92 .00 .00 .00 .00 37.91 11  
12-05 01-10 1 73 2 25.00 .00 145589.91 .00 .00 1038.92 .00 .00 .00 .00 25.00 21  
12-05 01-10 1 73 3 623.20 394.81- 145984.72 758.28 259.73 1298.65 .00 .00 .00 .00 .00 1  
01-10-06 L  
394.81-AB  
394.81-AC  
394.81-AE  
394.81-AF

BATCH 450 EDIT-SEQ 076366

IR EFF 01-06 OLD .0625000 NEW .0637500 PRIN BAL 145,984.72  
PI EFF 01-06 OLD 363.47 NEW 363.47 PRIN BAL 145,984.72  
01-06 01-10 1 73 5 623.20 412.07- 146396.79 775.54 259.73 1558.38 .00 .00 .00 .00 1  
01-10-06 L  
412.07-AB  
412.07-AC  
412.07-AE  
412.07-AF

BATCH 450 EDIT-SEQ 076367

IR EFF 02-06 OLD .0637500 NEW .0662500 PRIN BAL 146,396.79  
PI EFF 02-06 OLD 363.47 NEW 363.47 PRIN BAL 146,396.79  
01-06 01-31 3 12 1 CHECK #769622 249.75- 1308.63  
02-06 02-07 1 72 1 623.20 444.76- 146841.55 808.23 259.73 1568.36 .00 .00 .00 .00 1  
02-07-06 L  
444.76-AB  
444.76-AC  
444.76-AE  
444.76-AF



LN#	4594016	GUSTAVO ROMANELLO	ACELA ROMANELLO	EMP 0	POFO												
DUE DATE	PROC DATE	TP	SQ	AMOUNT RECEIVED	PRINCIPAL PAID	PRINCIPAL BALANCE	INTEREST PAID	ESCROW PAID	ESCROW BALANCE	ADVANCE BALANCE	STATUS AMOUNT	STATUS BALANCE	UNEARNED INT-BAL.	OTHER AMOUNTS	CFD DCT		
12-09	12-31	1	47	2	.00	197.73-	166629.80	520.72-	179.00-	472.00	166,432.07	.00	.00	.00	.00	1	897.45 W
																	197.73-AB
																	197.73-AC
																	197.73-AE
																	197.73-AF
12-09	12-31	1	47	3	.00	57.30-	166687.10	.00	.00	472.00	.00	.00	.00	.00	.00	1	57.30-AB
																	57.30-AC
																	57.30-AE
																	57.30-AF
12-09	12-31	1	47	4	.00	.00	166687.10	.00	.00	472.00	.00	.00	.00	.00	.00	1	BATCH 805 EDIT-SEQ 132695 ACTION 0075
																	57.30 W
12-09	12-31	1	73	5	.00	.00	166687.10	.00	.00	472.00	.00	.00	.00	.00	.00	11	28.65 W
																	28.65-W
12-09	12-31	1	75	6	.00	28.65	166658.45	.00	.00	472.00	.00	.00	.00	.00	.00	1	BATCH 806 EDIT-SEQ 132719
																	28.65-W
																	12-31-09 L
																	28.65 AB
																	28.65 AC
																	28.65 AE
																	28.65 AF
12-09	12-31	1	73	7	.00	197.64	166460.81	520.81	179.00	651.00	.00	.00	.00	.00	.00	1	BATCH 806 EDIT-SEQ 132720
																	897.45-W
																	12-31-09 L
																	197.64 AB
																	197.64 AC
																	197.64 AE
																	197.64 AF
																	BATCH 806 EDIT-SEQ 132721
					IR EFF 01-10	OLD .0375000	NEW .0362500	PRIN BAL	166,460.81								
					PI EFF 01-10	OLD 718.45	NEW 718.45	PRIN BAL	166,460.81								
REQ-BY TOTALS				8,690.57			7,440.72				.00					5,568.60-	
Y/E				1,392.15-			2,613.35										

OTHER AMOUNT CODES:

A=FHA-PENALTY G=SER=INTEREST-PAID TO POOL K=INT-DUE-PD P=ACCRUED-IOE/IORE U=REAPPLICATION-FEE Y=HUD-FUND  
B=BSC H=FEE-AMT L=PD-THRU-DT R=UE-INT-AMT V=ESCROW-ADVANCE Z=RESTRICTED-ESCROW  
C=235-FEE I=A-H-PD M=ADVANCE-EFF-DATE S=CR-LIFE-AMT W=SUSPENSE DI=DEFERRED-INT-BAL  
F=MISC J=LIFE-PD N=ADVANCE-MEMO-AMT T=ORIG-FEE-AMT X=REPLACEMENT-RESERVE  
AA=SER-FEE-PD AB=DEFERRED-INT-PD AC=LIFE-DEF-INT-PD AD=CHECK-NO AE=DEFERRED-INT-LTD-PD AF=LIFE-DEFERRED-INT-LTD-PD  
AG=SUB-CODE AJ=DEF-INT-ADJ-FLAG AK=ADV-AMT-RECD AL=TRAN-SOURCE AM=IOC-SPEC-INT-PD AN=NON-REC-CORP-ADV AP=DATE-STAMP AQ=TIME-  
STAMP AR=MTGR-REC-CORP-ADV AS=PREV-POSTED AT=3RD-REC-CORP-ADV AY=ADJ YE 1098 IND AZ=CHOICES-PD  
FEE CODES: 1=LATE-CHARGE 2=BAD-CK-FEE 3=CHG-OWNER=CORP-ADV AY=ADJ YE 1098 IND AZ=CHOICES-PD



## CUSTOMER ACCOUNT ACTIVITY STATEMENT

DATE 04/26/11

REQ BY EDI

PAGE 1

GUSTAVO ROMANELLO  
ACELA ROMANELLO  
5445 THUNDERIDGE DR  
RALEIGH

DETAILED LOAN INFORMATION CAN BE FOUND  
ON THE BANKUNITED WEBSITE:  
NC 27610 WWW.BANKUNITED.COM

PLEASE CONTACT US AT 1-866-731-3454.

LOAN NUMBER: 4594016

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----- CURRENT ACCOUNT INFORMATION -----  
DATE TOTAL PRINCIPAL LOAN CURRENT  
PAYMENT PAYMENT & INTEREST INTEREST  
DUE AMOUNT PAYMENT RATE BALANCE ESCROW  
06-01-10 902.87 718.45 3.50000 165,359.03 902.26-  
\*\*\*\*\*

ACTIVITY FOR PERIOD 01/01/10 - 04/26/11

PROCESS DATE	DUE DATE	TRANSACTION CODE	TRANSACTION DESCRIPTION	EFFECTIVE DATE OF TRANSACTION
-----				
TRANSACTION AMOUNT	PRIN. BALANCE	PAID/ INTEREST	ESCROW PAID/ BALANCE	-----OTHER----- AMOUNT CODE/DESCRIPTION
-----				
04-18-11	06-10	152	LATE CHARGE ASSESSMENT	
0.00	0.00	0.00	0.00	23.81-1 LATE CHARGE
03-16-11	06-10	152	LATE CHARGE ASSESSMENT	
0.00	0.00	0.00	0.00	23.83-1 LATE CHARGE
02-16-11	06-10	152	LATE CHARGE ASSESSMENT	
0.00	0.00	0.00	0.00	23.86-1 LATE CHARGE
02-14-11	00-00	631	PROPERTY PRESERVATION	
105.00	0.00	0.00	0.00	
01-18-11	06-10	152	LATE CHARGE ASSESSMENT	
0.00	0.00	0.00	0.00	23.89-1 LATE CHARGE
12-16-10	06-10	152	LATE CHARGE ASSESSMENT	
0.00	0.00	0.00	0.00	23.92-1 LATE CHARGE
11-16-10	06-10	152	LATE CHARGE ASSESSMENT	
0.00	0.00	0.00	0.00	23.95-1 LATE CHARGE
10-26-10	06-10	161	ESCROW ADVANCE	
902.26	0.00	0.00	902.26	
10-26-10	10-10	312	COUNTY TAX	
1,763.00-	0.00	0.00	1763.00-	
			902.26-	NEW PRINCIPAL/ESCROW BALANCES
10-18-10	06-10	152	LATE CHARGE ASSESSMENT	
0.00	0.00	0.00	0.00	23.98-1 LATE CHARGE
09-16-10	06-10	152	LATE CHARGE ASSESSMENT	
0.00	0.00	0.00	0.00	24.01-1 LATE CHARGE
08-16-10	06-10	152	LATE CHARGE ASSESSMENT	
0.00	0.00	0.00	0.00	24.05-1 LATE CHARGE
07-16-10	06-10	152	LATE CHARGE ASSESSMENT	
0.00	0.00	0.00	0.00	24.08-1 LATE CHARGE
07-01-10	07-10	351	HAZARD INSURANCE	
799.00-	0.00	0.00	799.00-	
			860.74	NEW PRINCIPAL/ESCROW BALANCES



## CUSTOMER ACCOUNT ACTIVITY STATEMENT

DATE 04/26/11

REQ BY EDI

PAGE 2

GUSTAVO ROMANELLO

LOAN NUMBER: 4594016

ACTIVITY FOR PERIOD 01/01/10 - 04/26/11

PROCESS DATE	DUE DATE	TRANSACTION CODE	TRANSACTION DESCRIPTION	EFFECTIVE DATE OF TRANSACTION
-----------------	-------------	---------------------	----------------------------	----------------------------------

TRANSACTION AMOUNT	PRIN. BALANCE	PAID/ INTEREST	ESCROW PAID/ BALANCE	-----OTHER----- AMOUNT CODE/DESCRIPTION
06-16-10	06-10	152	LATE CHARGE ASSESSMENT	
0.00	0.00	0.00	0.00	24.12-1 LATE CHARGE
05-11-10	06-10	493	ARM LOAN ADJUSTMENT	
NEW INTEREST RATE: 0.03500		NEW PRIN & INT PAYMENT:		718.45
05-11-10	05-10	172	PAYMENT	
902.87	235.47	482.98	184.42	
	165,359.03		1659.74	NEW PRINCIPAL/ESCROW BALANCES
04-13-10	05-10	173	PAYMENT	
108.32	0.00	0.00	108.32	
			1475.32	NEW PRINCIPAL/ESCROW BALANCES
04-13-10	05-10	493	ARM LOAN ADJUSTMENT	
NEW INTEREST RATE: 0.03500		NEW PRIN & INT PAYMENT:		718.45
04-13-10	04-10	172	PAYMENT	
897.45	217.56	500.89	179.00	
	165,594.50		1367.00	NEW PRINCIPAL/ESCROW BALANCES
03-15-10	04-10	493	ARM LOAN ADJUSTMENT	
NEW INTEREST RATE: 0.03625		NEW PRIN & INT PAYMENT:		718.45
03-15-10	03-10	172	PAYMENT	
897.45	216.90	501.55	179.00	
	165,812.06		1188.00	NEW PRINCIPAL/ESCROW BALANCES
02-10-10	03-10	493	ARM LOAN ADJUSTMENT	
NEW INTEREST RATE: 0.03625		NEW PRIN & INT PAYMENT:		718.45
02-10-10	02-10	172	PAYMENT	
897.45	216.25	502.20	179.00	
	166,028.96		1009.00	NEW PRINCIPAL/ESCROW BALANCES
01-13-10	02-10	493	ARM LOAN ADJUSTMENT	
NEW INTEREST RATE: 0.03625		NEW PRIN & INT PAYMENT:		718.45
01-13-10	01-10	172	PAYMENT	
897.45	215.60	502.85	179.00	
	166,245.21		830.00	NEW PRINCIPAL/ESCROW BALANCES